

United States Bankruptcy Court
Western District of Washington

In re:
Mechelle Leigh Wulff
Debtor

Case No. 23-40897-MJH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3
Date Rcvd: Jun 05, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2023:

Recip ID	Recipient Name and Address
db	+ Mechelle Leigh Wulff, 126A Old Beacon Hill Dr, Longview, WA 98632-5854
957167712	+ Cloetta Jean Anderson, 126A Old Beacon Hill Dr, Longview, WA 98632-5854
957167713	++ EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309 address filed with court., Equifax, PO BOX 30272, Tampa, FL 33630

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stopdebt@gmail.com	Jun 05 2023 23:34:00	Ellen Ann Brown, Brown and Seelye, PO BOX 951090, South Jordan, UT 84095
tr	+ EDI: QRDGARRETT.COM	Jun 06 2023 03:27:00	Russell D. Garrett, Russell Garrett, Trustee, Jordan Ramis PC, PACWEST - 27th Floor, 1211 SW 5th Avenue, Portland, OR 97204-3727
smg	EDI: WADEPREV.COM	Jun 06 2023 03:27:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust	+ Email/Text: USTPREGION18.SE.ECF@USDOJ.GOV	Jun 05 2023 23:34:00	United States Trustee, 700 Stewart St Ste 5103, Seattle, WA 98101-4438
957167709	+ EDI: CAPITALONE.COM	Jun 06 2023 03:27:00	Capital One, Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
957167711	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jun 05 2023 23:34:00	Chexsystems, Attn: Customer Relations, 7805 Hudson Rd Ste 100, Saint Paul, MN 55125-1703
957167713	Email/Text: bankruptcycourts@equifax.com	Jun 05 2023 23:34:00	Equifax, PO BOX 30272, Tampa, FL 33630
957167714	^ MEBN	Jun 05 2023 23:21:01	Experian, Profile Maintenance, PO BOX 9558, Allen, TX 75013-9558
957167715	+ Email/PDF: creditonebknofications@resurgent.com	Jun 06 2023 00:06:13	First National Bank, PO BOX 98873, Las Vegas, NV 89193-8873
957167716	+ Email/Text: bankruptcy@hsn.net	Jun 05 2023 23:35:00	HSN, Attn: Credit Department, PO Box 9090, Clearwater, FL 33758-9090
957167717	+ EDI: IRS.COM	Jun 06 2023 03:27:00	Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346
957167710	EDI: JPMORGANCHASE	Jun 06 2023 03:27:00	Chase, Attn: Bcy Dept, PO BOX 15298, Wilmington, DE 19850
957167718	^ MEBN	Jun 05 2023 23:21:14	QVC, PO Box 2254, West Chester, PA 19380-0153
957167719	+ Email/Text: destill@redcanoecu.com	Jun 05 2023 23:34:41	Red Canoe Credit Union, PO Box 3020, Longview, WA 98632-0320
957167720	+ Email/Text: bankruptcyteam@quickenloans.com		

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957167721

Email/Text: DASPUBREC@transunion.com

Jun 05 2023 23:34:00

Rocket Mortgage, 1050 Woodward Ave., Detroit,
MI 48226-3573

Jun 05 2023 23:34:00

Transunion, 555 West Adams St, Chicago, IL
60611

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2023 at the address(es) listed below:

Name	Email Address
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Ellen Ann Brown	
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	on behalf of Debtor Mechelle Leigh Wulff stopdebt@gmail.com ignbands@gmail.com;browner80299@notify.bestcase.com;BrownandSeelyePLLC@jubileebk.net
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Russell D. Garrett	
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	russ.garrett@jordanramis.com patricia.repp@jordanramis.com;rgarrett@ecf.axosfs.com
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United States Trustee	
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	USTPRegion18.SE.ECF@usdoj.gov
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TOTAL: 3

Information to identify the case:

Debtor 1: **Mechelle Leigh Wulff**
First Name Middle Name Last Name
Social Security number or ITIN: xxx-xx-2993
EIN: --_-----

Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
Social Security number or ITIN: -----
EIN: --_-----

United States Bankruptcy Court: Western District of Washington
Date case filed for chapter: 7 6/5/23

Case number: 23-40897-MJH

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

08/21

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mechelle Leigh Wulff	
2. All other names used in the last 8 years		
3. Address	126A Old Beacon Hill Dr Longview, WA 98632	
4. Debtor's attorney Name and address	Ellen Ann Brown Brown and Seelye PO BOX 951090 South Jordan, UT 84095	Contact phone 888-873-1958 Email: stopdebt@gmail.com
5. Bankruptcy trustee Name and address	Russell D. Garrett Russell Garrett, Trustee Jordan Ramis PC PACWEST - 27th Floor 1211 SW 5th Avenue Portland, OR 97204	Contact phone 503-598-5519
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	1717 Pacific Avenue Suite 2100 Tacoma, WA 98402	Hours open 8:30 am - 4:30 pm Monday - Friday Contact phone 253-882-3900 Date: 6/5/23

For more information, see page 2 >

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 5, 2023 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephonic Creditors Meeting Conference Line: 1-866-816-5547 Participant Code: 9032191
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/5/23 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.